

Conference of Voluntary Organisation on Development of Women and Children in Rural Areas

5-6, JUNE 1985



**PAD
INDIA**

Venue :

**VISHWA YUVAK KENDRA
CHANAKAYA PURI, NEW DELHI-110 021**

Organised by :

PEOPLE'S ACTION FOR DEVELOPMENT (INDIA)

**DEPARTMENT OF RURAL DEVELOPMENT
MINISTRY OF AGRICULTURE & RURAL DEVELOPMENT
A-1, NIZAMUDDIN WEST NEW DELHI-110013**

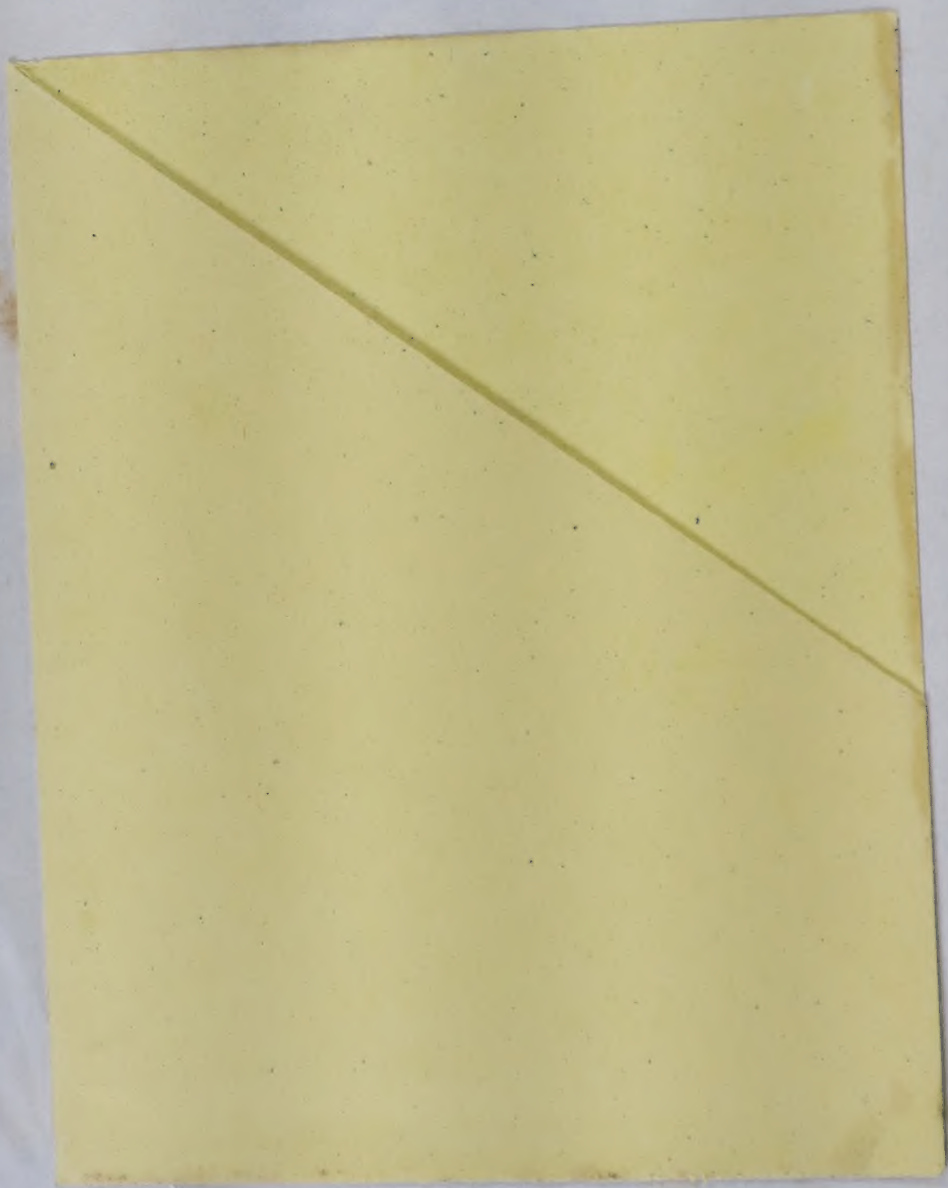


Shri Chandulal Chandrakar having a talk with Shri. D. Bandyopadhyay, Shri. T.C.A. Srinivasaramanujan and others.



Mrs. A. Krishnakumari Rao, briefing the delegates in the concluding session, Group discussions on "Programme Content"

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TV HEALTH CELL

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CHANKYAPURI, NEW DELHI**



People's Action for Development (India)
Department of Rural Development
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NEW DELHI-110013

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COMMUNITY HEALTH CELL
47/1, (First Floor) S. Marks Road
BANGALORE - 560 001

Published by :

People's Action for Development (India)
A-1, Nizamuddin West
New Delhi-110013

Printed at :

Printing Press Institute for the Deaf
4E/6, Jhandewalan Extn., New Delhi.

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13. Shri S.H. Indurkar,
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14. Shri Sona Ram,
Asst. Director.

5.6.1985

9.30 A.M.

INAUGURAL SESSION

Welcoming the participants, Shri T. C. A. Srinivasaramanujan, stated that the decision of the Government of India to entrust People's Action for Development (India)—PADI—with the responsibility to assist voluntary organisations implement projects under Development of Women and Children in Rural Areas—DWCRA—would herald an important landmark in the history of PADI. The programme of DWCRA was launched as a sub-scheme of IRDP (Integrated Rural Development Programme) in September, 1983 with the following objectives:—

- to improve the economic status of women of families below poverty line by organising income generating activities on a group basis;
- to provide supportive services to each group engaged in income generating activities for the care of the children of the women members of the group and for reducing their drudgery in work;
- to organise child care facilities at NREP (National Rural Employment Programme) work sites;
- to impart training of officials and non-officials.

The programme, Shri Srinivasaramanujan added, was being implemented by DRDAs (District Rural Development Agencies) in 50 selected districts. The programme contained a provision that voluntary organisations could also implement it which would be coordinated by PADI. Shri T. C. A. Srinivasaramanujan indicated that the basic objective of the conference was to develop the broad principles for preparing the guidelines for DWCRA to be implemented by voluntary organisations. Shri Srinivasaramanujan stated that PADI decided to consult

voluntary organisations as to how the programme should be adapted and modified to suit the requirements of voluntary organisations. The guidelines for the programme given to voluntary organisations could not be a carbon copy of the guidelines of the programme given to DRDAs. The basic organisational, managerial and functional differences between DRDAs and voluntary organisations should not be ignored while extending the scheme to voluntary organisations.

Shri Srinivasaramanujan emphasized that just because Government had adopted certain methodologies and financial pattern for its scheme, it was not necessary to think that voluntary organisations should adopt the self-same methodologies and financial patterns for their schemes. Rules were meant for people, and not that people were meant for rules, he observed. He added:

The Gospel According to Mark told the story of the disciples of Jesus Christ plucking the ears of corn on the sabbath day which the Pharisees described as not lawful to do on the sabbath. Jesus told the Pharisees:

“The sabbath was made for man, not man for the sabbath.”

Shri Srinivasaramanujan welcomed Shri Chandulal Chandrakar, Minister for State for Rural Development to inaugurate the Conference.

Inaugurating the conference, Shri Chandulal Chandrakar expressed his immense satisfaction to be in the midst of the distinguished representatives of voluntary organisations working in the field of women. He hoped that with their long and rich experience in working for the upliftment of women,

they would be able to pinpoint the crucial issues relevant for women's development and guide PADI in formulating realistic guidelines for DWCRA. Shri Chandrakar stated that PADI was working for 25 years to promote, encourage and sustain project activities of voluntary organisations. In the course of these 25 years PADI had assisted voluntary organisations to the tune of Rs. 27 crores for implementing 375 projects. All the money PADI gave to voluntary organisations was coming from foreign donor agencies. PADI had thus become a leading funnel to canalise foreign funds to voluntary organisations. While this role would continue, it was being increasingly felt, Shri Chandrakar said, that total dependence of PADI on foreign sources was not desirable. Government of India had, therefore, decided to provide funds to PADI to assist voluntary organisations. With this objective, Government gave responsibility to PADI during 1984-85 to assist projects of voluntary organisations under two Government schemes namely Promotion of Voluntary Schemes and Social Action Programme and Development of Women and Children in Rural Areas. In these two schemes, Government of India gave PADI Rs. 93 lakhs during 1984-85. Shri Chandrakar added that in the current year 1985-86, Government would be giving PADI Rs. 2.25 crores for the two schemes. Besides, PADI would also be given funds to support voluntary organisations for carrying out projects under other programmes also.

Shri Chandrakar observed that Government was committed to remove poverty and provide the basic minimum needs for the people. Rural Development had acquired a great priority in the Government's fight against poverty. Government, Shri Chandrakar added, had initiated a number of schemes like IRDP, TRYSEM, NREP, RLEGP, DPAP, DWCRA etc. to attack

rural poverty. In all these schemes, the people living below poverty line were the main target groups. Among them, the more vulnerable economic, social and gender groups were being given special attention so that the impact of Government's programmes would be first exerted on the weakest strata of the rural poor. The economically vulnerable groups among the rural poor were constituted by the landless labourers, bonded labourers and unskilled and semiskilled workers. The socially vulnerable groups comprised scheduled castes, and scheduled tribes. Women formed the weaker of the sex groups. Shri Chandrakar explained that it was in this background of addressing the problems of the more vulnerable among the rural poor that DWCRA was launched.

Shri Chandulal Chandrakar stated that Government was conscious of the fact that grassroot level voluntary organisations had an important role to play in the development of the country. Being closer to the people, they were more conscious of the basic needs of the people. Since they were working with the people by sheer dint of their conviction and commitment, they were in a better position to deliver the goods than the routine administrative machinery. Shri Chandrakar explained that Government had, therefore, decided to involve voluntary organisations to a greater extent than hitherto in the implementation of development programmes. In pursuance of this policy, DWCRA was to be implemented both by Government and voluntary organisations and PADI would be the agency to coordinate the programme relating to voluntary organisations.

Concluding, Shri Chandrakar exhorted the voluntary organisations participating in the conference to pool their experiences and evolve suitable programme format for DWCRA for implementation

by voluntary organisations. He gave assurance that the suggestions emanating from the Conference would be kept in view while framing the guidelines.

Shri D. Bandyopadhyay explained that two principles of DW CRA should remain unaltered. These two principles were that the beneficiaries should be women below poverty line and that income generating activities should be organised only on group basis. In the name of flexibility, these two conditions should not be diluted. These conditions might be treated as inflexible. Shri Bandyopadhyay observed that subject to these essential conditions, voluntary organisations would be free to frame projects according to their assessment of the local conditions and requirements. There would be no restriction on the area selected, size of groups, types of economic activities and financial estimates for each type of activity.

Shri Bandyopadhyay stated that the Seventh Five Year Plan gave pride of place to voluntary organisations in implementing development programmes, particularly anti-poverty and minimum needs programmes. He stated that many schemes of Department of Rural Development like Promotion of Voluntary Schemes and Social Action Programme, DW CRA, RLEGP, TRYSEM and the proposed scheme of Organisation of Beneficiaries would contain financial provisions for assisting voluntary organisations in carrying out projects under these schemes. PADI would be the nodal organisation for all these programmes. Ministry of Works and Housing would be giving funds to PADI to assist Voluntary Organisations implement Rural Water Supply Programme. Ministry of Labour was also contemplating provision of funds to voluntary organisations to implement the scheme of Rehabilitation of Bonded Labour through PADI. Shri Bandyopadhyay pointed out, that the situation

required two things, namely, that voluntary organisation should be able to avail themselves of the opportunity and prepare sufficient number of projects and send them to PADI, and secondly that PADI should be able to handle project proposals of a magnitude never before handled by it in the past. So far as the first issue of voluntary organisations taking advantage of the availability of funds was concerned, Shri Bandyopadhyay mentioned that assistance should be given to voluntary organisations in preparation of projects. The conference held by PADI in April 1985 of Network Organisations in the Voluntary Sector envisaged that voluntary organisations themselves should be able to assist their sister organisations, which were not fully equipped to make surveys and prepare suitable projects. PADI's officials also, while receiving project proposals, should not adopt a cut and dried attitude of saying yes or no but should guide voluntary organisations suitably in presenting projects in an acceptable form. Many voluntary organisations were not aware, Shri Bandyopadhyay added, of PADI being in a position to sanction projects under different Government schemes. Wide publicity should be given the matter and detailed instructions or guidelines should be circulated among voluntary organisations. Money was no problem, Shri Bandyopadhyay informed. Depending on the number of projects processed and approved, more funds would be placed with PADI by Government than provided in the budget. What was needed was a sufficiently strong response from voluntary organisations.

Taking up the other issue of PADI's own ability to cope with the flood of project proposals, Shri Bandyopadhyay apprehended that PADI might find it extremely difficult to handle it. It was necessary that the procedures for project appraisal and scrutiny

were simplified and made less cumbersome and processes for sanction of projects considerably smoothened. PADI should involve more and more of representatives of voluntary organisations and also experts in different fields in the task of project appraisal so that not only the workload on PADI's Secretariat was lessened but, more importantly, the quality of project appraisal was improved.

Shri Bandyopadhyay, concluding his remarks, expected the Conference to apply its mind to the task of identifying suitable projects for being taken up by voluntary organisations and working out flexible and realistic guidelines for preparing DWCRA Projects. He hoped that the galaxy of distinguished participants in the Conference would be able to bring to bear upon the deliberations their considerable insights into the problems of women's development and help PADI form correct perspectives.

Shri Anil Bordia mentioned that DWCRA, as implemented by DRDAs, appeared to be somewhat rigid. What he could see of its implementation gave him the impression that conventional and traditional occupations like tailoring, knitting, embroidery, masala making, papad making, handicrafts etc. were being identified as the most appropriate trades for women and that projects consisted only of training and provisions for raw-materials, equipment and working capital. Shri Bordia felt that instead of going by traditional occupations usually adopted by women, voluntary organisations should try to find out from the conditions in their areas and from the preferences of the women they wanted to cover, what should be the activities which should be taken up. There should not be too much emphasis on the conventional trades. Skill development should be a necessary component of the programme. Shri Bordia also laid stress on the importance of marke-

ting. He hoped that voluntary organisations would like to adopt new and innovative approaches while framing proposals under DWCRA and not be too much tied down to the framework of the Government's scheme of DWCRA.

Shri Rameshwar Thakur expressed his appreciation of the Government's decision to involve voluntary organisations in DWCRA. He stated that voluntary organisations had a long record in working among women. It would be appropriate for them to become partners with Government in implementing DWCRA. Development of women was an essential condition for development of the country. Not only a developed woman brought higher income for the household but she contributed to the improvement of the quality of life, Shri Thakur added. He also welcomed the idea of PADI being made a nodal agency to provide funds to voluntary organisations. He was one of those who always felt that PADI should not exclusively depend on foreign donor agencies and that Government should also contribute finances to PADI. It was a happy augury, Shri Thakur concluded, that from the middle of last year PADI was receiving funds from Government which would go a long way in strengthening voluntary effort in the country.

Smt. C.P. Sujaya stated that voluntary organisations had a very important role to play in the implementation of schemes of development. It was a matter of great satisfaction, that Government had decided to make special provisions in each major scheme for projects of voluntary organisations. She was happy that DWCRA was also one of the schemes which was thrown open to voluntary organisations. It was necessary, Smt. Sujaya stated, while framing the guidelines for the scheme for being

implemented by voluntary organisations, adequate thought was given to various discussions which took place in several national seminars and workshops. Many participants in the Conference had themselves been implementing women's projects and were associated with DWCRA, one way or other. Concluding her remarks, Smt. Sujaya expressed the hope that the Conference would set about in a business-like manner to discuss relevant economic issues concerning women and identify the suitable manner in which DWCRA could be utilised in solving them.

Concluding the inaugural session, Shri Inderjit Khanna explained the basic objectives of the Conference. DWCRA was structured basically keeping in view the organisational capabilities of DRDA's. Being a sub-scheme of IRDP, DWCRA's financial Implications had been worked out, dovetailing the flow of funds to the beneficiaries through other DRDA schemes like IRDP and TRYSEM. Credit linkage, basic to IRDP and TRYSEM, was also constantly kept in view. On this basis, Shri Khanna pointed out, DWCRA envisaged that all assistance to individuals would be in the form of bank loans and IRDP subsidies, training requirements would be met under TRYSEM, project management would be built into the DRDA set up and programme funding would be only for meeting the requirements of the economic groups to be formed. Shri Khanna stated that while extending the scheme to voluntary organisations, certain modifications would become necessary. To what extent the scheme should be modified to make it amenable for implementation by voluntary organisations should be the main subject matter of the Conference. Shri Khanna stressed that the guidelines given by Shri Bandyopadhyay, Secretary to Government of India, Department of Rural Development, namely, that beneficiaries should be women

below poverty line and that all project activities should be only carried out by economic groups of women, should, in no circumstances, be modified. All other features of the Government's scheme of DWCRA were open to discussion and modification, Shri Khanna concluded.

5-6-1985

12 Noon to 5.30 P.M.

6-6-1985

9 A.M. to 5.30 P.M.

GROUP SESSIONS

After the inauguration the Conference divided itself into three groups to discuss specific issues. The Group discussions continued upto the middle of the second day.

GROUP I

Group I discussed the programme content. The issues taken up by Group I were as given below:

1. Organising functional groups of women around economic activities.
2. Identification of suitable economic activities;
3. Linking TRYSEM inputs for training of women and skill development among them;
4. Insuring retention of income by the women for the benefit of children, themselves and the household;
5. Problem of low investment leading to low returns;
6. Documentation of experiences of voluntary organisations in implementing women's development programme.

The Group elected Smt. Ashoka Gupta as Chairperson and Smt. Krishna Kumari N. Rao as Rapporteur.

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The group took note of two significant developments which have taken place in 1985, namely, the change of the name of the Department of Social Welfare as the Department of Social and Women's Welfare, and assignment of this portfolio to a Minister of Cabinet rank, and secondly the emphasis given to voluntary organisations by the Department of Rural Development and the consequent decision to entrust implementation of DW CRA projects to voluntary organisations through PADI. The Group felt that these two developments underlined the higher priority assigned to women's development programmes and the greater role assigned to Voluntary Organisations in these programmes.

The Group felt that awareness building among women and organising them into functional groups was a long drawn out process. It should not be time bound nor target oriented. The target approach must be abandoned in the programmes. Instead a conscious effort must be made for reinforcing such activities which would strengthen women's organisations, their education and their self-awareness.

The Group felt that identification of beneficiaries should be made by voluntary organisations. It was of the view that the recommendations of voluntary organisations in this respect should be acceptable to PADI, and that there should not be any reference to State Governments.

The Group was of the view that economic activities suitable to the area should be selected and depending on available local skills, potential for development of new skills, availability of raw materials and assured marketing facilities. Initiative for selection of the activities should emanate from the women's groups themselves. Examples of economic



Shri Chandulal Chandrakar addressing the gathering.



A view of the audience at the inaugural function



Shri Chandulal Chandrakar at lunch.



*Mrs. A. Krishna
Andhra Pradesh
speaking at*



A view of the audience at the inaugural function



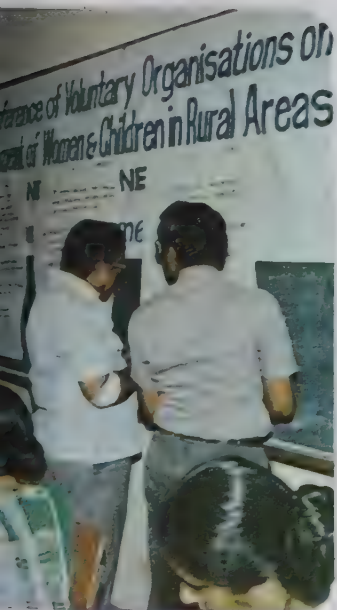
Preparing



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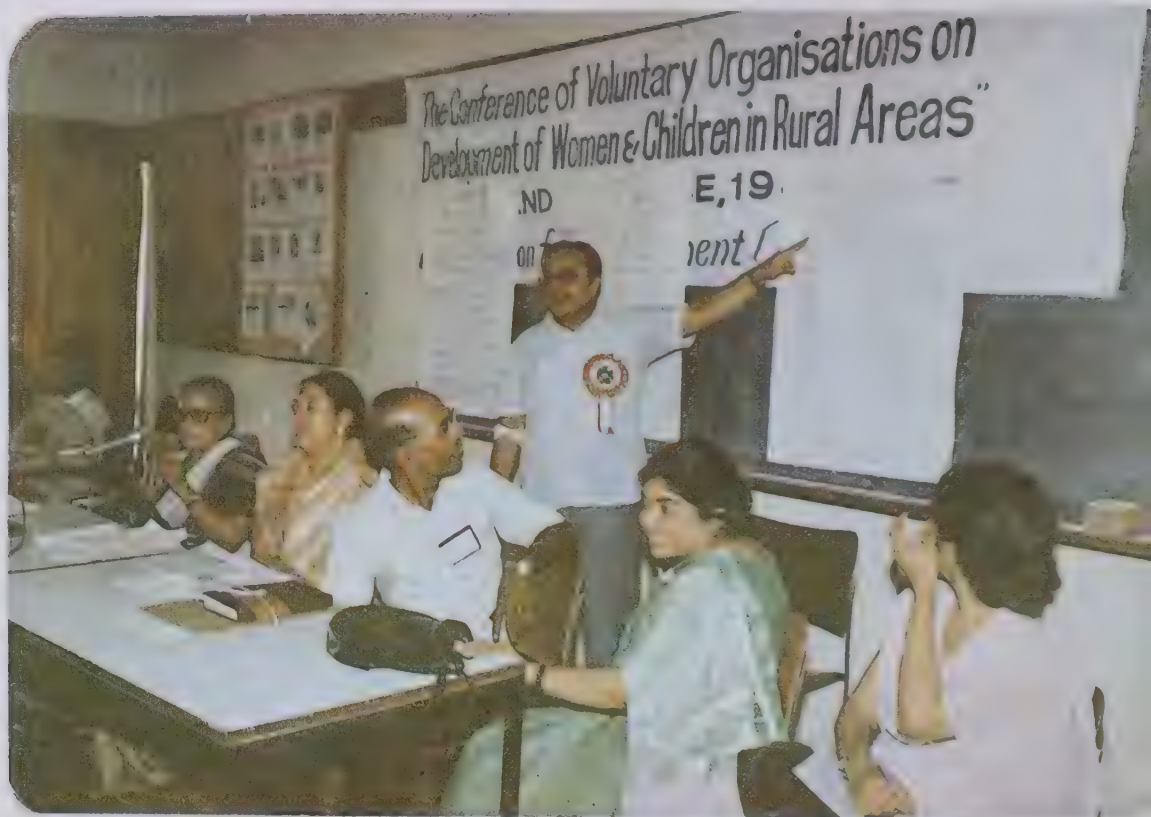
Shri D. Bandyopadhyay, Secretary,
Department of Rural Development,
addressing the delegates.



cluding session.



Shri K.D. Dewan, Director, Consultancy and
Guidance Centre, Vaishali participating
in the group discussions



Prof. S. Ramachandran, Jt. Commissioner, PADJ briefing the concluding session, the group discussion on "communication strategy and external inputs/interventions."



Disbursement of T.A. & D.A. expenses to the delegates

activities having local demand and market suggested by the group were production of chalk crayons, production of school uniforms, making protein food packets, manufacture of Balwadi equipment etc.

According to the Group, women should be able to market their products themselves without depending on intermediaries. This would automatically mean that the women should be trained not only in the process of production but also in management skills.

The Group felt that Government of India and State Govts. were protecting trades like handloom weaving by giving heavy subsidies and also by earmarking certain types of textiles to be made only in the handloom sector. On the same analogy, Central and State Governments would have to indent from voluntary organisations certain items of consumption like school uniforms, class IV uniforms, furnishing fabrics, doormats, waste paper baskets, file pads and other items of stationery. The Group felt that protection of markets and supply of raw materials should be ensured through suitably conceived Government policies. Until and unless such protection was assured, income generating programmes could not prosper or survive.

Discussing training programmes available under TRYSEM the Group expected that these programmes could be taken advantage for development of skills under DWCRA. The Group, however, thought that it was not obligatory to link the training activities to TRYSEM and that DWCRA projects could initiate their own training programmes according to their needs and build them into the project proposals. Other training facilities which might be available in their project areas could also be utilised.

The Group was of the opinion that incomes earned by women were by and large utilised for better nutrition, better education and better opportunities, primarily for the children and secondarily for the family as a whole.

The Group expressed the view that by the very nature of beneficiaries as well as the activities selected for income generation, investments was bound to be low in the early stages, which could automatically lead to low returns. But as the economic groups gained confidence and expertise investments could be stepped up yielding higher returns. The objectives here should be that participants of the programme should have sustained income, however a small.

Delegates of SEWA, SUTRA and Community Services Guild narrated their experiences in creating social awareness and forming groups and difficulties faced in working in coordination with Government agencies.

The other points which came up for discussion before the Group were as below:

- (a) Project proposals for DWCRAs could be sent direct to PADI without routing through State Governments.
- (b) The objectives of DWCRAs as adopted in the Government Programme were not negotiable but the methodology could be made as flexible as the voluntary organisations required.
- (c) PADI should render technical assistance to voluntary organisations in project formulation. The expenditure incurred on this account should not be treated as administrative cost.

- (d) Evaluation and monitoring should be built into the programme. Training in the methodology of conducting participatory evaluation as an on-going, reflective and creative activity might be treated as a part of the initial support provided to voluntary organisations by PADI.
- (e) Training in group approach must be an initial input provided by PADI to voluntary organisations, if they asked for it.
- (f) PADI should have an open communication channel for all voluntary agencies implementing the programmes. This would enable periodic problem solving steps that might be needed in specific contexts.

GROUP II

Group II discussed communication strategy and external inputs/interventions. The issues for discussion before the Group were as given below.

1. Training of personnel.
2. Awareness creation and sustained interest of the members of groups in their respective activities.
3. Creating social awareness within the group members on matters like health, hygiene, nutrition etc.
4. Forging necessary linkages for inputs and marketing through various corporations, co-operative institutions, boards, Government organisations and private persons.
5. Problem of credit mobilization for the members of the groups.

Smt. Lakshmi Krishnamoorthi was elected as Chairperson of Group II.

Experts of discussions in Group II are given below:

Shri K.D. Dewan :

Women must know home science, sanitation and health aspects in addition to formal training subjects.

Dr. Mrs. Sharda Jain:

There is plenty to learn from rural women. What has happened is that their environment has resulted in a feeling of inadequacy. They have to be helped to stand up to the change. We have to help people in learning to relate their experiences.

Dr. Mrs K. Chandrasekhar :

Ideal hometraining methodologies are available in Kasturba Memorial Trust. All methodologies are available in India.

Dr. Miss Rajni Bala Aggarwal :

Inputs have to come from villagers also. In addition to informal education women need formal training too.

Smt. Ashoka Gupta :

Women and also young girls of less than 16 years need training.

Sh. Mithlesh Dawesh :

Training of those engaged in dari making should be taken up on the lines of similar training in handlooms.

Smt. Lakshmi Krishnamoorthi :

One need which has not been discussed is that Government and bank officials also need training.

Voluntary organisations are, of course, naturally better equipped to take care of training of actual beneficiaries. I have to emphasize the need for giving training to Bank and DRDA officials by Government. Training in mixed groups will be beneficial so that each person is aware of the difficulties of the group.

Shri K N. Tiwari :

The difficulties faced in these training programmes have to be understood. In an artisans training programme in my village, the District Industries Officer (D.I.O) declined to participate because he had to sit on a dahi alongwith the participants. How can such attitudes change without training of the officials ?

Miss Vibha Puri :

When we discuss training of officials we should know which are the organisations which can take up the training of Government and Bank officials and voluntary organisations on an on-going basis. Government has finalised a format for training, but this has yet to be operationalised. Since voluntary organisations cannot do anything in isolation, they should avail of these training programmes. However, in the scheme which has been prepared, no role is envisaged for PADI in training.

Smt. C.P. Sujaya :

Different levels of training are possible. PADI should study the blueprint already formalised and, if necessary, improve on the same and arrange for training. It may also be necessary for PADI to have a Directorate of Training to operationalise the scheme.

Miss Vibha Puri :

Training is very much a part of the DW CRA scheme. Only thing is this has to be put into operation. But where are the trainers ? We have to locate them.

Smt. C.P. Sujaya :

From all the deliberations on training, it is clear that training is a must for every project and I would suggest that training must be made a pre-condition for projects. Such training should be project-wise with the financing built into the project budget.

Shri. N. Natrajan :

I have found that instead of formalising training in a rigid institutionalised way, it is better to bring all the persons involved in a project, namely, the Government and Bank officials, the functionaries of voluntary organisations and the beneficiaries together in a workshop type programme so that there is better interaction among all concerned.

Shri T.C.A Srinivasaramanujan :

It is possible to combine the workshop type of training as proposed by Shri Natrajan alongwith a formal training programme as proposed by Miss Vibha Puri. We could have either of the two or both. However, the curriculum for any training programme is to be devised carefully keeping in view the needs of the participants in mind. Ramifications of such a training should, in my opinion, include skill development, economic activities, marketing techniques, repairing techniques, management practices, accountability, reporting procedures, social awakening and attitudinal reorientation for bank officials and Government officials. In each project, the voluntary

organisation should suggest appropriate training schemes for their functionaries, for beneficiaries and for external agents like bank officials and Government functionaries. Again depending on the type of projects, voluntary organisations should suggest whether the training should be of the work-shop type or of the formal type or a combination of both.

Dr. (Miss) Rajni Bala Agarwal :

Since common curriculum is difficult to adopt, we may consider adopting the ICDS schemes of training in which the voluntary organisations receive training and in turn train others.

Shri Inderjit Khanna :

Since the training component is an external intervention it has to be planned to generate the desired skills.

Miss Usha Jumaní :

Self Employed women's Association locates lower level personnel of Government and project functionaries and gives them training, the module of which is repetitive.

Shri Om Srivastava :

I suggest training of Gram Sevikas for DWCRA of 21 days duration. The subject matter should be :—

- i) Orientation
- ii) Living in a tribal community
- iii) Group organisation

The key question is how women think as a group and the key concept is how to organise women

as a group. Beneficiaries need training to think as a group and to acquire self-awareness. They also need training to identify the economic activities which will bring maximum satisfaction to them as a group. Lastly, they need training to get the group skills for the chosen economic activities. The functionaries of voluntary organisations need training to implement projects and Government and bank functionaries have to be sensitised to interact effectively with voluntary organisations as well as with beneficiaries.

Shri K.D. Dewan :

Main financing agencies should be banks rather than PADI. Financing procedure of banks should be improved rather than the responsibility for financing being entrusted to PADI.

Shri Natwar Thakur :

Experience shows that banks find it difficult to recover loans.

Shri N. Natrajan :

Voluntary organisations may be given loans by PADI.

Shri K.D. Dewan :

Voluntary agencies find it difficult to pay back bank loans. How will they repay PADI loans? It is necessary to provide margin money to banks. It is necessary to provide revolving fund to small organisations to get the programme started.

Smt. Krishna Kumari N. Rao :

Andhra Mahila Sabha has raised several lakhs of rupees as loans from banks. Our experience shows

that banks do not recognise the credibility of single women. It is necessary to simplify procedures for bank loans.

Shri Inderjit Khanna :

Rural development kitty is limited. In spite of difficulties banks loaned Rs 800 crores in 1984-85. We should utilise available funds well. Too many innovations will lead to confusion.

Dr. Provat Kumar Goswami :

Difficulties arise in those projects where the returns are not immediate as in sericulture. Banks are hesitant to offer credit where the returns are not immediate.

Smt. Lakshmi Krishnamoorthi :

The question arises whether bank credit should be a necessary component of DW CRA projects or not.

Shri Bhaghambar Pattanaik :

Experience in Orissa is that banks do not give credit subsidy straightaway to the beneficiaries. It would be better to have the whole amount as grant from PADI.

Shri T.C.A. Srinivasaramanujan :

While PADI will no doubt smoothen the flow of external resources, there will be need to involve DRDA and bank officials.

Shri N. Natrajan

With the best of our intentions how are we to overcome difficulties? That is, if a voluntary

organisation identifies a woman, who is not in the IRDP list, she can not get any help either from DRDA or from Bank. This needs to be examined and rectified.

Shri Subhash Mendhapurkar :

Due to difficulties in getting credit, the entire project cost should come as loan from PADI without interest and without subsidy. It is common knowledge that the present bank loan system is not working properly.

Shri K.D. Dewan :

I do not agree with either of the suggestions made regarding financing. If voluntary agencies or beneficiaries find it difficult to return bank loans, how can it be said that they will return PADI loans? I feel that bank credit should continue as of now. But the interest should be paid by PADI. Working of banks has to be improved. It is also necessary to determine the credibility of the voluntary organisations, for, in the long run, the success of DW CRA programmes will hinge on this factor.

GROUP III

The subject matter of discussion by Group III was "How do voluntary organisations go about preparing schemes for development of women?"

Dr. (Mrs) K. Chandrasekhar was elected Chairperson.

Dr. D. Ramakrishnaiah :

PADI has prepared detailed guidelines for voluntary organisations as to how to prepare projects. Basically, the criteria for project assistance by PADI should be followed while preparing a pro-

ject, proper survey of area and beneficiaries should be done so as to pinpoint the real needs to be attended to, the project proposal should contain precise quantification of physical targets and benefits and financial implications should be carefully worked out. Survey of the project area should identify problems, gaps in facilities and availability of resources. Survey of beneficiaries should be done to assess the needs of the people below poverty line, their skill status and their potential for absorption of programmes. There should be discussions with beneficiaries to identify their needs and possible solutions. The project should be given a concrete shape based on survey data and outcome of discussions with beneficiaries. Objectives should be clearly defined, action plan should be spelt out, methodology should be outlined and activities should be sequenced. Experience of the sponsoring organisation in undertaking projects, its administrative structure, its resource base and the technical support it can muster should be indicated so as to establish the administrative competence of the organisation. What will be the arrangements to execute the project, monitor its progress, maintain the assets created under the project and carry on follow up activities after the duration of the project is received, should also be explained. At the level of execution and maintenance the exact nature of people's participation should be explained. Cost estimates should be based on acceptable norms of unit costs for different investments proposed and reasonable rates for all types of activities. Resources likely to be tapped from Government, financial institutions, beneficiaries and the sponsoring organisation should be projected. Social and economic benefits should be worked out.

Shri T.C.A. Srinivasaramanujan :

For evolving flexible approaches to the implementation of programmes of DWCRA we have to keep in mind five basic features of the schemes. These are : DWCRA is a sub-scheme of IRDP : benefits are to be extended only to IRDP beneficiaries; assistance will not be given to individuals but only to groups; the methodology adopted should be for groups of women to take up income generating activities and subsidies available in IRDP should be taken advantage of. Voluntary organisations should bear in mind these basic features of DWCRA while preparing projects. It has been explained during discussions that the objective behind the requirement that, only IRDP beneficiaries should be covered in the scheme is that only women below poverty line should be covered. Either they may be already in the IRDP list or, though left out of the IRDP list, they satisfy the criteria of identification of IRDP beneficiaries. Since, to establish that women beneficiaries not included in the IRDP list are actually below poverty line, there should be objective yardsticks, it would be reasonable to insist that certificates from the block administration that the beneficiaries are below poverty line should be furnished.

Shri J.B. Singh :

I would like the Group to discuss whether we should limit DWCRA only to the 50 districts selected in the Government programme. Should we not make it countrywide. A reappraisal of all the activities that can be included in DWCRA has also to be done to enlarge its scope.

Miss Gauri Dhar :

DWCRA can be implemented by voluntary orga-

nisations in any part of the country. There is no restriction that the schemes of voluntary organisations should be confined only to the 50 districts covered by the Government programme.

Dr. B.N. Sahay :

The most important and immediate task is to create awareness among women. How can we set about doing this ?

Shri Subhash Mendhapurkar :

We have to make a distinction between welfare and development. My experience in Himachal Pradesh is that there is social awareness. All major issues like demands for schools, hospitals, electricity, water, roads, bank loans etc. affect the rural poor and they are aware of this. They raise these issues often. The question is not of awareness but of getting things done. In my opinion it is necessary to organise women to face their fundamental problems like overburdening work, lack of say in household matters, exclusion from village management. It has been found that money earned by women went to the family only to be misutilised by the husbands in drinking. It is my experience that income generating activities lead to social awareness. The question is, which is the better entry point ? Do you create economic activities by producing social awareness or do you produce social awareness by creating avenues of economic activities ? When the entry point is social awareness, the beneficiaries raise vital questions like electricity.

Smt. Lakshmi Krishnamurty

I do not know why Shri Subhash Mendhapurkar has raised this question at all. I think that both social awareness and economic activities are equally

important objectives in development work. We should leave it to voluntary organisations to choose either of these objectives depending upon their perception of the local situation.

Shri Subhash Mendhapurkar :

We have to make women articulate enough to demand. Earlier, people were indifferent to adult literacy. But the importance of literacy was realised when they had to take bank loans for economic activities.

Shri N. Natarajan :

On the problem of credit mobilisation, one has to look at the following aspects of DW CRA programme. Firstly, DW CRA is a credit linked programme within the framework of IRDP. Secondly, since beneficiaries are IRDP beneficiaries, the limiting factor is that there is really no choice in selection of beneficiaries. Thirdly, IRDP beneficiaries are supposed to be located in the same clusters. So, some voluntary organisations will not have any beneficiaries if they happen to be outside the clusters. Fourthly, since the Government has to follow cluster system, all the poor people are not included in IRDP. Lastly, group methodology is better than the methodology covering beneficiaries on individual level. We should examine whether PADI can fund items like motor cycles, marketing expenses, electricity charges, training expenses, administrative costs and other contingencies which can be broadly classified as non-programme expenses so that real and direct programme expenses can be left to be funded by banks. This would make the programme easier to operate because banks can find it easier to fund programme expenses. When credit is discussed, one point is generally forgotten and that is that

usually voluntary organisations do not have enough persuasive power with banks.

Mrs. C.P. Sujaya :

The Seventh Five Year Plan proposes that voluntary organisations will be given a large role in implementing DWCRA programme. Voluntary organisations should take a good look at the scheme and suggest the charges they want from the DRDA method of working.

Dr. (Mrs) K. Chandrasekhar :

It is necessary to conclude the discussions. It is understood that voluntary organisations should take advantage of funds available with PADI for DWCRA. We were told that last year, i.e. 1984-85, Rs. 50 lakhs were given and this year, i.e. 1985-86 Rs. 1 crore would accrue to PADI. Availability of funds of this size should enable PADI to sanction a large number of projects, may be 50-60 projects during the current year. The discussions brought out that projects should be based on scientific and technically sound basis. A project should not be prepared in a haphazard and adhoc manner. There should be survey. Needs should be properly identified. Project activities should be conceived on realistic basis after taking into account, survey data and consultations with people. There should be nexus between project objectives and activities. Cost estimates should be scientifically worked out. The project should be justified in the light of cost benefit analysis. Benefits should be quantified. Reasonable satisfaction should be afforded that benefits reach only women below poverty line and it should be shown that there will be active people's involvement. DWCRA is not to be confined only to the 50 districts selected by the Government. Voluntary organisations are free to implement projects anywhere in India. Benefi-

ciaries need not be confined only to the persons listed by DRDA for IRDP. Others left out may also be covered, provided that the block administration certifies them to be women below poverty line. Activities should be organised only on group basis. Keeping the broad criteria in view voluntary organisations should take up projects under DW CRA in a big scale and submit them to PADI for financial support.

6.6.1985 12.00 A.M. to 5.00 P.M.

PLENARY SESSION

Chair Persons :

1. Smt. Ashoka Gupta
2. Smt. Krishna Kumari Rao
8. Dr. (Mrs) K. Chandrasekhar

In the Plenary Session, all the chair persons presented reports of discussions in their respective Groups on which further discussions among members in the open session followed. Finally, the following recommendations were made by the Conference :

GROUP I

Programme Content :

1. Social awareness building is a basic pre-requisite for formation of groups for launching economic activities.
2. Voluntary agencies should be given freedom to identify participants below povertyline

without depending on District Rural Development Agencies.

3. Economic activities should be formulated on the basis of existing local skills and potential for development of new skills and availability of raw-materials and assured market facilities. Government should lay down policies for ensuring availability of raw-materials and market facilities for products made by voluntary organisations.
4. Voluntary agencies can initiate their own training programmes for skill development. Linkage with TRYSEM is no obligatory.
5. The objectives of DWCRA should be to enable women beneficiaries to earn more income. It should be ensured that higher income for women results in better food, clothing, health and education for children in particular and for family in general and not be siphoned off for wasteful or ruinous expenditure.
6. Project assistance from PADI should be cent per cent for the following :
 - (1) Project Coordinator
 - (2) Secretarial Assistance
 - (3) Skill Training
 - (4) Stationery
 - (5) Contingencies
 - (6) Transport.
7. A Consultative Committee on DWCRA should be constituted in PADI. There should be representative of voluntary organisations from each State on the Consultative Committee. The Committee must meet atleast

once in a quarter to keep a channel of communication with voluntary organisations.

GROUP II

Communication strategy and external inputs/interventions :

1. Workshop type of training should be organised to bring about interaction among functionaries of voluntary organisations, beneficiaries of the project and bank and Government officials.
2. Formal training should also be organised. Curriculum should be designed by voluntary organisations. It may vary from project to project. The broad features of the formal training programme may include :
 - (a) Skill development
 - (b) Economic activities
 - (c) Marketing
 - (d) Repair
 - (e) Management
 - (f) Reporting
 - (g) Accounting
 - (h) Social Awakening
 - (i) Attitudinal reorientation
 - (j) Interaction with Banks
5. Training should be projectwise. Cost of training should be included in the project estimates.
4. Group concept should be adopted in organizing training. The trainees should be trained to become aware of the problem as a group

and identify activities benefitting the group as a whole.

5. In the workshop training sensitization of Bank and Government officials should be in integral part.
6. Patterns of financing may be on the basis of one of the following :
 - (a) Implementing organisation may be given interest free loan by PADI to carry out project activities. No subsidy will be payable.
 - (b) Funds may be provided to voluntary organisations as grant. The voluntary organisation can use the funds as a revolving fund from which beneficiaries will be given loans to be recouped by the voluntary agency.
 - (c) The project cost may be funded by taking loans from bank with interest to be paid by PADI.
7. Suitable methods should be evolved to determine the credibility of voluntary organisations which will implement DW CRA programme.

GROUP III

How do voluntary organisations go about preparing schemes for development of women ?

- (1) Survey should be done. The survey data should bring out of the basic needs of the villages.
- (2) In some cases PADI should give advance funds for doing survey work. Voluntary

organisations should utilise local talents to carry out the survey.

- (3) Project activities should be based on the results of the survey. The benefits to be given should be needbased.
- (4) PADI should select the voluntary organisation after assessing that it can competently take up the work.
- (5) Projects should be sanctioned at least for five years so that some concrete results could be shown.
- (6) Action Plans and objectives should be correlated.
- (7) Financial aspects of the action plan should be clearly mentioned.
- (8) Budget proposals should be given clearly.
- (9) Project proposal can come in two phases :
 - (a) Asking for funds to carry out the survey of beneficiaries.
 - (b) Asking for funds to carry out project activities after survey work is done.
- (10) Prior planning is necessary for taking up the project. Earning capacity of the beneficiary should be such that she should be able to stand on her own feet after five years.
- (11) PADI should exert some pressure on banks and try to obtain loans for the beneficiaries. District authorities concerned can also help in the matter.
- (12) Benefits expected should be quantified on realistic terms.

- (13) Six months after commencement of the project, PADI should send a proforma for assessing the work done. This proforma has to be filled in and returned. In addition PADI can get the project assessed from time to time through other sources.
- (14) PADI can have regional offices to deal with different regions and their problems or can have desks for different regions in the headquarters office itself.

After the main discussions in the plenary session, the conference concluded with a vote of thanks by Smt. Gauri Mishra who thanked all participants for having pooled their experiences for the common benefit of voluntary organisation.



Shri Chandulal Chandrakar, Minister of State for Rural Development arriving at the Conference venue.



Shri T.C.A. Srinivasaramanujan participating in group discussions."



Shri Chandulal Chandrakar being received by Shri T.C.A. Srinivasaramanujan, General Secretary, PADI.



A view of the audience at the inaugural function.